



May 16th, 2025

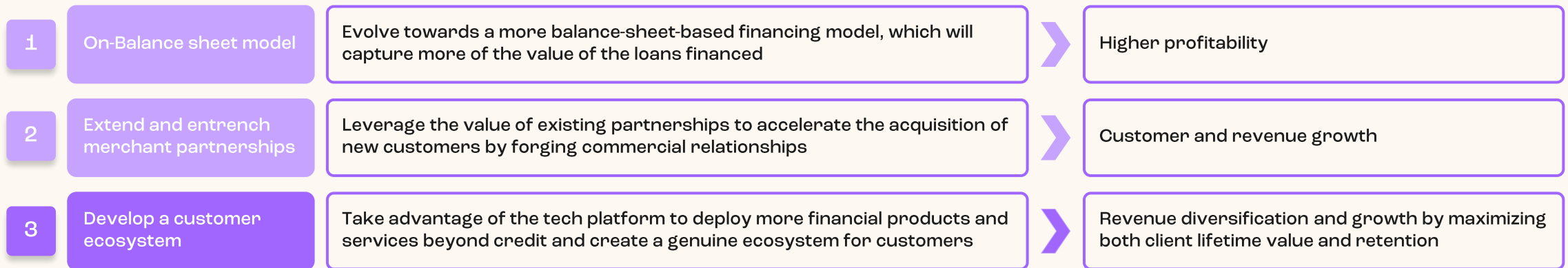
Acquisition of Helios SAS

Investor Presentation



We are making good progress on the first two identified strategic growth levers, Helios acquisition accelerates the delivery of the third one.

Growth levers identified during Business Combination



Guidance impacts / clarifications

- Q4 2025 > Profitability¹ achieved excluding Helios and related transaction/integration costs
- FY 2026 > >10% ROE from combined business (i.e. including Helios/new offerings impact)
- FY 2027 > >25% ROE from combined business (i.e. including Helios/new offerings impact)

Note: (1) Excluding non-cash expenses settled in capital instruments.

Our vision is to progressively move towards developing a long-term, multi-product relationship with our customers.

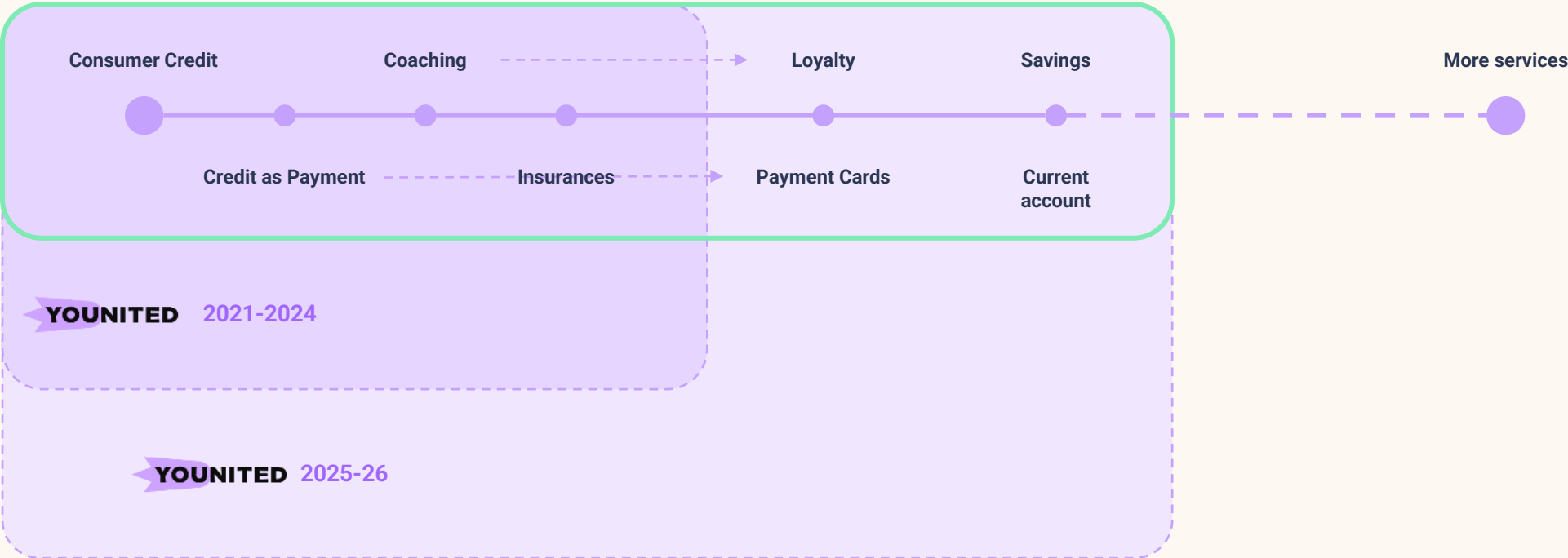
Payment cards, loyalty and accounts are the immediate next product launches in this journey.



Single Credit
Product offering



Full Banking
Products ecosystem



This acquisition will significantly accelerate our product launch roadmap.

Helios' existing value-compelling product suite



RETAIL BANKING

PREMIUM ACCOUNT

CURRENT ACCOUNT

SHARED & STUDENT ACCOUNTS

FREELANCE ACCOUNT

INVESTMENT / SAVINGS

LIFE INSURANCE
OWNED BY 40% OF FRENCH POP

SAVINGS ACCOUNT
OWNED BY 80% OF FRENCH POP

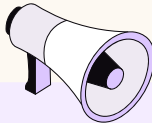
MONEY MANAGEMENT

BUDGET MANAGEMENT
SMART ALLOCATION & LIMITS

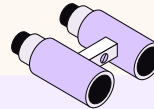
SUSTAINABLE CASHBACK
+120 PARTNERS (5% DISCOUNT)



Elegant and efficient interfaces appealing to customers



A product offering addressing mass market segments

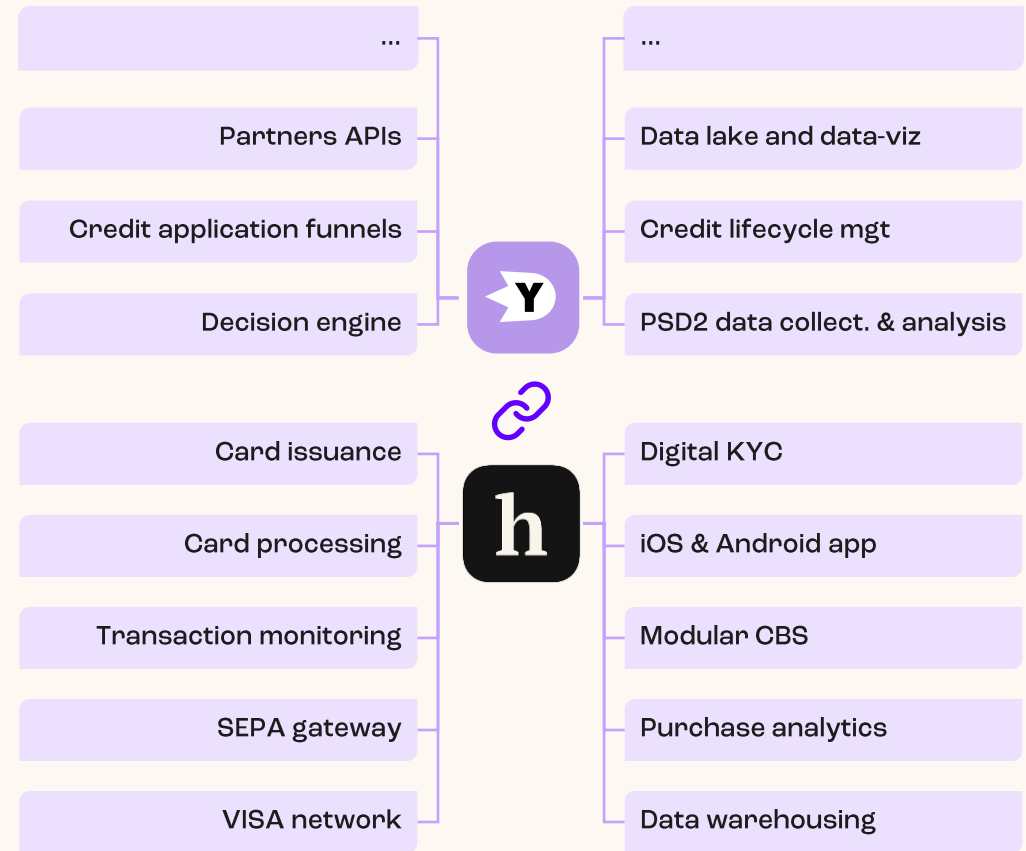
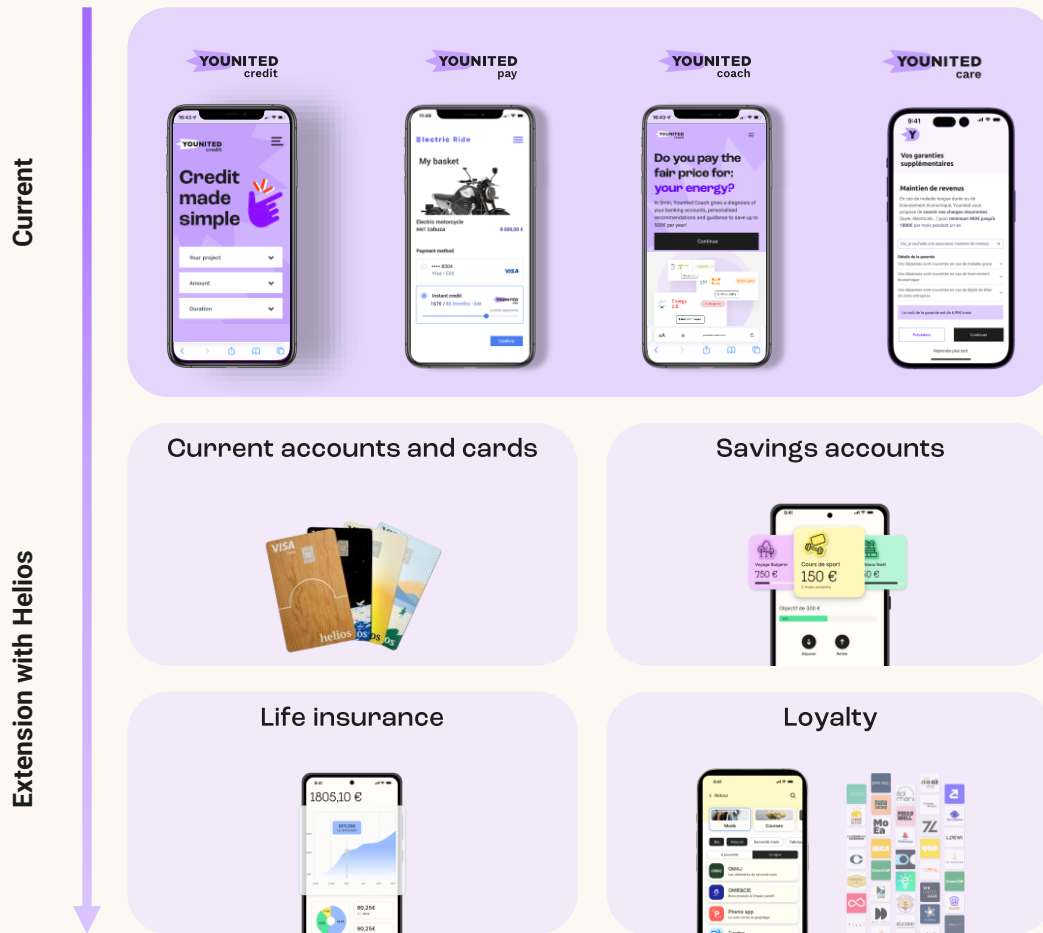


Diversified product range fostering long-term customer loyalty

We are extending our product offering towards a full banking product ecosystem.

An accelerated time-to-market for an extended product offering

Nimble API-based tech stack enabling future product agility

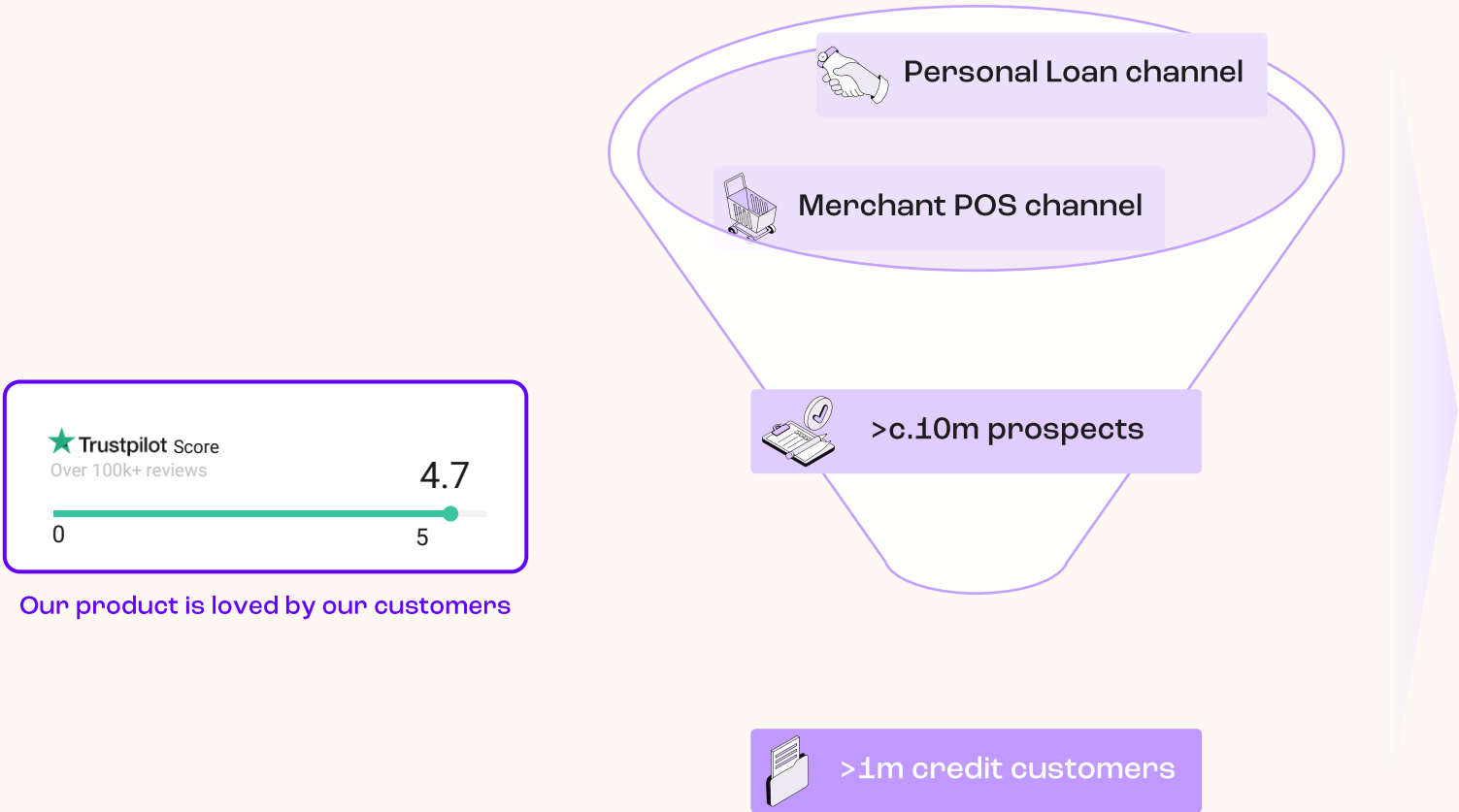


3-D secured

Data privacy

2-factor authentication

We will leverage our trusted credit relationships to scale our new banking product go-to-market.



Our product is loved by our customers

Cross-sell ability down the entire funnel

Current accounts and cards

Savings accounts

Life insurance

Source: Trustpilot score as at May 12th, 2025.

Investor relations contact:

investorrelations@younited.com



This announcement contains information that qualifies, or may have qualified, as inside information within the meaning of Article 7(1) of Regulation (EU) No 596/2014 on market abuse.

This announcement may include forward-looking statements, which are based on the Company's current expectations and projections regarding a business combination, the business, the economy and other future conditions of the Company and speak only as of the date hereof. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "aims", "forecasts", "continues", "estimates", "plans", "projects", "anticipates", "expects", "intends", "may", "will" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy plans, objectives, goals, future events, or intentions. Forward-looking statements may and often do differ materially from actual results. Any forward-looking statements reflect the Company's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to the Company's business, results of operations, financial position, liquidity, prospects, growth or strategies. Forward-looking statements speak only as at the date on which they are made, and the Company undertakes no obligation to update these forward-looking statements.